

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CERTIFICATE OF EXPRESS MAILING

I hereby certify that this paper and the documents and/or fees referred to as attached therein are being deposited with the United States Postal Service on July 22, 1999 in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR §1.10, Mailing Label Number EL154152846US, addressed to the Assistant Commissioner for Patents, Washington, DC 20231.

Janice Kim



Attorney Docket No.: VISAP016

First Named Inventor: DAVIS



UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))

Assistant Commissioner for Patents  
Box Patent Application  
Washington, DC 20231

☐ Duplicate for  
fee processing

Sir: This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:  
**Virgil M. Davis, Suzanne C. Cutino, Margaret Reid, and Steve R. Hoffman**

For: **INTERNET PAYMENT, AUTHENTICATION AND LOADING SYSTEM USING  
VIRTUAL SMART CARD**

Application Elements:

- ☒ 65 Pages of Specification, Claims and Abstract
- ☒ 25 Sheets of **informal** Drawings
- ☒ 3 Pages Combined Declaration and Power of Attorney - unexecuted

Accompanying Application Parts:

- ☐ Assignment and Assignment Recordation Cover Sheet (recording fee of \$40.00 enclosed)
- ☐ 37 CFR 3.73(b) Statement by Assignee
- ☐ Information Disclosure Statement with Form PTO-1449
- ☐ Copies of IDS Citations
- ☐ Preliminary Amendment
- ☒ Return Receipt Postcard
- ☐ Small Entity Statement(s)
- ☐ Other:

**AT THIS TIME, NO FEES WILL BE PAID**

☐ The Commissioner is authorized to charge any fees beyond the amount enclosed which may be required, or to credit any overpayment, to Deposit Account No. 50-0388 (Order No. \_\_\_\_\_).

